

2016 Optional Coverage Rates

Life Insurance

If you currently have Employee or Spouse Optional Life Coverage, you may add the following amount with evidence of good health at any time:

Age of employee or spouse	Semi-monthly cost per \$5000 of coverage	Monthly cost per \$5000 of coverage
Under 30	\$.15	\$.30
30-34	.20	.40
35-39	.23	.46
40-44	.28	.56
45-49	.48	.96
50-54	.88	1.76
55-59	1.38	2.76
60-64	2.25	4.50
65-69	3.63	7.26
70-74	5.88	11.76
75-79	9.50	19.00
80-84	15.38	30.76
85-89	30.75	61.50

Child life insurance

The cost of \$10,000 in child life insurance is:

Semi-monthly \$.42

Monthly \$.84

Accidental death and dismemberment

The cost of \$5,000 in accidental death/dismemberment insurance is:

Semi-monthly \$.08

Monthly \$.16

You must be actively at work for any increase in optional coverage to take effect.